Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (currently amended) A system for funding at least one investment product including:

a charge card billing system configured to capture financial event information wherein said billing system comprises:

a card account database configured to include user accounts;

a billing information database configured to include information about user billings and to provide periodic statements related to previously established financial events;

a financial events database configured to include information about said previously established financial events associated with a user;

a remittance database configured to include information about user combined remittances, wherein said combined remittances include a portion of funds to satisfy debts related to said previously established financial events disclosed in said periodic statement and a portion of funds for at least one investment product;

a payment hierarchy system for establishing rules for distributing said combined remittances to said previously established financial events and to an investment brokerage system configured to facilitate said investment; and,

an investment broker system in communication with said billing system wherein said investment broker system comprises:

an investment instruction arrangement database configured to include user investment instruction information;

an investment account database configured to include ~~multiple~~ said at least one investment product ~~products~~; and,

an investment payment hierarchy system for establishing rules for distributing funds to said at least one investment product.

2.   (currently amended) The system of claim 1, wherein said <u>at least one</u> investment <u>product</u> includes ~~products include~~ at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

3.   (original) The system of claim 1, wherein said charge card billing system is configured to avoid a collections process upon remittance of sufficient financial event funds and insufficient investment funds.

4.   (currently amended) The system of claim 1, wherein said <u>at least one</u> investment <u>product</u> ~~products are~~ <u>is</u> pre-selected by ~~cardholders~~ <u>said user</u>.

5.   (original) The system of claim 1, wherein said billing system and said investment broker system are configured to be accessed via at least one of a telecommunications linkage, facsimile, Internet and a point of interaction device.

6.   (currently amended) A method for funding at least one investment product including the steps of:

  providing a charge card billing system through which a user charges financial events;

  capturing, using said billing system, previously established financial event information;

  providing an investment broker system in communication with said billing system, wherein said investment broker system includes multiple investment products through which said user can select ~~investments~~ <u>at least one investment product</u> for purchase;

  billing said user via a periodic statement for said previously established financial events related to said user;

  accepting a combined remittance from said user in response to said periodic statement, using said charge card billing system, a portion of said combined remittance defined as funds to satisfy debts related to said previously established financial events disclosed in said periodic statement and investment funds to be applied to <u>said</u> at least one ~~of said~~ investment <u>product</u> ~~products~~;

  applying hierarchy rules to said combined remittance to determine a portion to be allocated to said at least one investment product;

  transferring said investment funds to said investment broker system;

  applying payment hierarchy rules to said investment funds; and,

distributing said investment funds to said at least one investment product in accordance with said payment hierarchy rules.

7.   (currently amended) The method of claim 6, wherein said ~~step of selecting investment products includes selecting~~ at least one investment product includes at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

8.   (currently amended) The method of claim 6, wherein said step of accepting a combined remittance ~~remitting funds~~ avoids a collections process upon remittance of insufficient investment funds.

9.   (currently amended) The method of claim 6, wherein said ~~step of selecting investment products~~ investment broker system allows said user to select said at least one investment product for purchase ~~occurs~~ prior to accepting a combined remittance ~~said remitting step~~.

10.   (previously presented) The method of claim 6, wherein any of the steps are preformed over at least one of a telecommunications linkage, facsimile, the Internet and a point of interaction device.

11.   (previously presented) The system of claim 1, wherein said financial events database configured to include information about previously established financial events associated with a user, is further configured to facilitate:

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.

12.   (previously presented) The method of claim 6, wherein billing said users via a periodic statement for previously established financial events includes:

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.

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